

Docket No.: 1817-0155PUS1
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
John Anthony FORAN, et al.

International Application No.: PCT/IE2003/000111

Application No.: Not Yet Assigned

Art Unit: N/A

Filed: February 16, 2005

Examiner: Not Yet Assigned

For: A FUNDS TRANSFER METHOD AND
SYSTEM

FIRST PRELIMINARY AMENDMENT

MS PCT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

INTRODUCTORY COMMENTS

The following preliminary amendments and remarks are respectfully submitted in connection with the above-identified application.

This amendment includes:

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 3 of this paper.

Remarks/Arguments begin on page 14 of this paper.